

serving others. I invite you and our colleagues to join me in thanking Barbara Howell for her distinguished commitment to making our nation's public policy more just for all people.

TRIBUTE TO DOLORES HUERTA

**HON. HOWARD L. BERMAN**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Monday, April 10, 2000*

Mr. BERMAN. Mr. Speaker, today I pay a heartfelt tribute to Dolores Huerta, pre-eminent American labor leader and social activist, on the occasion of her 70th birthday, which we celebrate today.

Dolores Fernandez Huerta was born April 10, 1930, in Dawson, New Mexico. The mother of 11 children, the grandmother of 14, and the great-grandmother of four, she is a hero to farmworkers, to the Latino community, to women, to the labor movement and to me.

I have known and worked with Dolores for many years, and I can say that this is a person whose brilliance, incomparable leadership ability and sheer energy would have propelled her to prominence no matter what field she might have chosen for her life's work. How very fortunate for the farmworkers of this nation—and for all of us—that she chose La Causa, the cause of justice for farmworkers.

I say all of us because our nation is diminished when some among us, those who do the hard work of harvesting the food we eat, are deprived of decent wages and working conditions. She organized and co-founded the United Farm Workers of America with Cesar Chavez in 1965 in the belief that in the union there is the strength to achieve economic and civil rights for farmworkers.

In the 35 years since then, she has fired the souls and minds of poor farmworkers who, thanks to her, can imagine and achieve better lives for themselves and their children. She is a wellspring of ideas and a brilliant strategist—I can personally attest to that—but she has also physically put herself on the line for her fellow workers and has been subjected to life-threatening injury for it.

It has been my great personal fortune to be able to count Dolores Huerta as a colleague and a friend. Dolores, for the inspiration that you provide by your selfless devotion to improving the lives of farmworkers, for the breakthroughs you have achieved and the goals you continue to set for all of us, and for your example of a life spent in service to others, we thank you and wish you a joyous birthday and many happy returns.

AMERICAN HOMEOWNERSHIP AND  
ECONOMIC OPPORTUNITY ACT OF  
2000

SPEECH OF

**HON. EARL BLUMENAUER**

OF OREGON

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 6, 2000*

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 1776) to expand homeownership in the United States:

Mr. BLUMENAUER. Mr. Speaker, a livable community is one where our families are safe,

healthy, and economically secure. A community without housing options to meet the needs of its residents is not livable. Clearly, action is needed since many throughout our country cannot afford to live in the places in which they work. I am pleased to rise in support of the American Homeownership and Economic Opportunity Act because it creates more housing options and will make our communities better places to live.

This bill contains several employer-assisted housing opportunities. These are important tools for bringing the benefits of homeownership to the citizens who serve us every day. I want to highlight a couple of outstanding programs in my city of Portland, efforts that H.R. 1776 reinforces.

Police At Home is a mortgage loan incentive program to help police officers purchase and live in homes in neighborhoods with higher crime rates. This program gives police officers a personal stake in their communities. It was created in 1995 through a partnership with our Mayor's Office, the Portland Police Bureau, the Rotary Club of Albina, and five lending institutions. Many of the neighborhoods that have attracted officers under this program have seen a decrease in crime. This is an excellent example of the kind of partnerships that are a cornerstone of community policing.

The City of Portland's Hometown Home Loan program offers an array of benefits to city employees who are purchasing or refinancing a house within the city limits. A joint program of the City, Fannie Mae, and Continental Savings Bank, it is open to all benefits-eligible employees of the City of Portland. It was developed to help City employees become homeowners, as well as to encourage employees to live in the city where they work.

Another important item contained in this bill is \$275 million for the Housing Opportunities for People with AIDS (HOPWA) program. Portland's effective use of HOPWA dollars is a national model. It offers diverse housing stock including transitional housing for people who are homeless and living with AIDS. It also provides permanent housing for people living with HIV/AIDS at sites such as the Rose Wood Apartments that includes 36 units of rehabilitated affordable rental housing and has received HUD's Blue Ribbon Award for Best practice. Nathaniel's Way is providing housing for HOPWA-eligible families with children. Supported residential care is provided at such places as Swan House and Care House. People served by HOPWA funds receive not only housing but also a variety of social services: legal assistance, health services, mental health counseling and drug and alcohol intervention.

But the need is greater than ever before. Death rates are declining and so more and more people are living with the epidemic. In the Portland region, the unmet need is at least 1000 units of permanent housing. The funding in this bill will help to address that need.

This legislation represents efforts by the housing industry and the government to promote best practices and assure money is targeted to providing more housing. I'm pleased to vote yes.

AMERICAN HOMEOWNERSHIP AND  
ECONOMIC OPPORTUNITY ACT OF  
2000

SPEECH OF

**HON. BENJAMIN L. CARDIN**

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 6, 2000*

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 1776) to expand homeownership in the United States:

Mr. CARDIN. Mr. Chairman, I rise in support of HR 1776 however, I speak to you today to encourage deliberate caution with concern to FHA and HUD legislation.

Homeownership is a critical building block of strong families and healthy communities. It has helped many households accumulate wealth, and a home owned free of mortgage debt is considered an important part of retirement security.

While the current homeownership rate is at a record high of 66.8%, the purchase of a first home remains difficult or out of reach for many young people and low to moderate income families, particularly single-parent households and minorities.

As the Secretary of Housing and Urban Development said on March 30th: "The economic boom which has produced the highest homeownership rate in history has a downside and that is predatory lending." Unfortunately, we are now just learning the full meaning of that statement.

FHA has in some areas, inadvertently fueled a downward spiral created by purchasing homes, selling to buyers with limited resources or readiness for ownership, allowing foreclosure and leaving boarded up houses sitting and pulling a community even further into despair. While HUD has made a credible start, there is much more that this Congress must do to ensure that these issues are addressed.

WE MUST REPAIR FHA/HUD LENDING PROGRAMS

Baltimore has the highest number of FHA foreclosures per capita in the nation. Baltimore has become one of the worst manifestations in the country of predatory lending.

HUD, responding to complaints that federal housing policies have resulted in tremendous damage to Baltimore neighborhoods, told city nonprofit agencies last week that it would be willing to halt Federal Housing Administrations (FHA) foreclosures in some of Baltimore's hardest hit neighborhoods for eight weeks to have a task force study what is happening.

I agree that we must find out what is happening and I propose that there must be the formation of a federally led task force that would find a solution to flipping, predatory lending and FHA disposal of houses the agency acquires through foreclosures.

WE MUST DEAL WITH PREDATORY LENDING PRACTICES  
AND INSTITUTIONS

Just five years ago there were 1,900 loans that went into foreclosure for the entire year of 1995. In the first 3 months of this year 1,700 loans in Baltimore City have gone into foreclosure.

Some say that HUD has fueled these problems. The agency has relaxed its control over the issuance of mortgages insured by one of its agencies, the Federal Housing Administration (FHA) allowing lenders to make questionable loans that often end up in foreclosure.